

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

48 – 39, 42  
ljl

In re: : Bankruptcy Case No.: 16–70212–JAD  
:  
: Chapter: 13  
: Issued per the February 2, 2017 Proceeding

**Wesley M Ruffner**  
Debtor(s)

Milisa B Ruffner

**ORDER OF COURT CONFIRMING PLAN  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that the Plan dated December 15, 2016 is CONFIRMED. A copy of this plan was previously mailed to you.

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty–eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty–eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon it's entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Debtor(s)'s counsel (or Debtor(s) if not represented by counsel) must review all proofs of claim within thirty (30) days after the claims bar date. All objections to pre–petition claims shall be filed within ninety (90) days after the claims bar date, thereafter allowing at least thirty (30) days for a response.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

**(3.) IT IS FURTHER ORDERED THAT:**

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any *secured claim* that is secured by the subject property, unless directed otherwise by further Order of Court.

Dated: February 6, 2017

cc: All Parties in Interest to be served by Clerk in seven (7) days

Jeffery A. Deller  
United States Bankruptcy Judge

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Wesley M Ruffner  
 Milisa B Ruffner  
 Debtors

Case No. 16-70212-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: lmar  
 Form ID: 235

Page 1 of 2  
 Total Noticed: 23

Date Rcvd: Feb 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 08, 2017.

db/jdb	+Wesley M Ruffner, Milisa B Ruffner, 431 Pardee Road, Philipsburg, PA 16866-7960
14202151	+Aaron Sales & Lease Ow, 1015 Cobb Place Blvd Nw, Kennesaw, GA 30144-3672
14271564	American InfoSource LP as agent for, DIRECTV, LLC, PO Box 5008, Carol Stream, IL 60197-5008
14202152	+Credit Control, 2410 Broad Ave, Altoona, PA 16601-1940
14221319	+Intercoastal Financial, LLC, 7954 Transit Rd. #144, Williamsville, NY 14221-4117
14202155	+John F. Mackin, D.M.D., 220 N. Front Street, Suite 1, P.O. Box 129, Philipsburg, PA 16866-0129
14202157	+Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
14202158	+Penelec, P.O. Box 3687, Akron, OH 44309-3687
14205535	+Penelec, A FirstEnergy Company, FirstEnergy, 331 Newman Springs Rd Building 3, Red Bank, NJ 07701-5688
14202159	+Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425
14202160	+Penn Highlands Clearfield, 809 Turnpike Avenue, P.O. Box 992, Clearfield, PA 16830-0992
14202161	+Pennsylvania Collection Service, P.O. Box 893, Washington, PA 15301-0893
14202164	+Timberland Fed Cr Un, 821 Beaver Dr, Du Bois, PA 15801-2511
14202165	+Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14244293	E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Feb 07 2017 01:54:43 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14202153	+E-mail/Text: bankruptcynotices@dcicollect.com Feb 07 2017 01:47:50 Diversified Consultant, 10550 Deerwood Park Blvd, Jacksonville, FL 32256-0596
14202154	E-mail/Text: JCAP_BNC_Notices@jcap.com Feb 07 2017 01:47:37 Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303
14252011	E-mail/Text: JCAP_BNC_Notices@jcap.com Feb 07 2017 01:47:37 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14218720	E-mail/Text: camanagement@mtb.com Feb 07 2017 01:46:59 Lakeview Loan Servicing, LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
14202156	E-mail/Text: camanagement@mtb.com Feb 07 2017 01:46:59 M & T Bank, 1 Fountain Plz, Buffalo, NY 14203
14276327	E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 07 2017 01:55:15 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14202162	+E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 07 2017 01:54:43 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
14202163	+E-mail/Text: bankruptcy@sw-credit.com Feb 07 2017 01:47:23 Southwest Credit Syste, 4120 International Pkwy, Carrollton, TX 75007-1958

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Lakeview Loan Servicing, LLC.

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 08, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 6, 2017 at the address(es) listed below:

Andrew F Gornall	on behalf of Creditor Lakeview Loan Servicing, LLC. agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com	on behalf of Creditor Lakeview Loan Servicing, LLC. bkgroup@kmlawgroup.com
James Warmbrodt	on behalf of Creditor Lakeview Loan Servicing, LLC. bkgroup@kmlawgroup.com
Kenneth P. Seitz	on behalf of Joint Debtor Milisa B Ruffner thedebtters@aol.com
Kenneth P. Seitz	on behalf of Debtor Wesley M Ruffner thedebtters@aol.com

District/off: 0315-7

User: lmar  
Form ID: 235

Page 2 of 2  
Total Noticed: 23

Date Rcvd: Feb 06, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Kenneth P. Seitz on behalf of Plaintiff Milisa B Ruffner thedebterasers@aol.com  
Kenneth P. Seitz on behalf of Plaintiff Wesley M Ruffner thedebterasers@aol.com  
Matthew John McClelland on behalf of Creditor Lakeview Loan Servicing, LLC.  
bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 9